

CURRENT PROCESSING TIME FOR REAL ESTATE CLAIMS

Information current as of 12/14/2009

Many claimants have asked the question, "How long will it take to process my real estate reimbursement claim?" In an effort to answer this question, the APG Office of the Staff Judge Advocate, Client Services Division provides the following information

CLAIMS PROCESSING TIMES

The current processing time is approximately 60 days or less. This is an average and not an absolute since the adjudication processing times vary. A number of factors may affect the length of time it takes to process an individual claim--these factors may include (1) the accuracy/completeness of a claims packet upon submission, (2) the nature of the items claimed, and (3) the availability of Client Services Division staff to process claims.

(1) Incomplete claims invariably take longer to process as claimants must be contacted and advised to submit additional clarification, substantiation, or paperwork. The claims examiner or claimant then must in-turn contact realtors, title companies, and lenders in an effort to obtain this additional information. This process can add days or weeks to an individual claim.

(2) The nature and complexity of a claim may also affect its processing time. Each expense claimed may only be reimbursed if there is a specific basis to do so under appropriate regulations and law. All expenses reimbursed may only be reimbursed if customarily charged within a specific locality. Issues of first impression within the multiple state, county, and municipal jurisdictions that claimants are purchasing homes in (DE, MD and PA) often require substantial research in order to establish a basis for payment. To further complicate matters, different states' counties, and local municipalities have different fees and customs. This is also true of various lenders, realtors, title companies, and home builders all of which charge different fees using different nomenclature. These fees are also dependant on how a particular real estate transaction is structured which varies from claimant to claimant.

(3) The availability of Client Services Division staff may also affect the timeliness of claims processing. Prior to CECOM BRAC implementation, the Baltimore Office of the Army Corps of Engineers maintained responsibility for processing APG real estate reimbursement claims. They averaged about 2-5 claims per month and claimed a processing time of no less than 90 days. Upon BRAC, the CECOM Office of the Staff Judge Advocate, in an attempt to reduce the processing time, requested that the Corps of Engineers transfer responsibility for claims processing to the APG Office of the Staff Judge Advocate as an additional duty (no authorization for additional staff was granted). Staff members available to process these claims have varied based on normal attrition and division of preexisting duties. In an attempt to increase current processing time, the APG Office of the Staff Judge Advocate is seeking the authority and funding to hire

additional staff for the sole purposes of processing real estate reimbursement claims which now may arrive as frequently as 10-15 per week and are expected to increase significantly over time.

HOW CLAIMS ARE PROCESSED

All claims are processed in the numerical order in which they are accepted (in a completed format) by the staff of the Client Services Division. Incomplete claims will not enter the processing queue and will ordinarily be returned to the claimant, unless the claim is found to be incomplete after it has been accepted.

OBTAINING INFORMATION ON MY CLAIM

In an effort to provide claimants as much information as possible regarding their claim, the staff of the Client Services Division have been instructed to inform claimants that they may telephonically contact the office no more than once a week to request information on their current number in the queue. Claimants must understand that time spent fielding status inquiries delays the adjudication process.

WHAT CLAIMANTS CAN DO TO DECREASE PROCESSING TIMES

- (1) Please refer to the Real Estate Claims Guide to ensure that the claim packet is complete before submission.
- (2) Do not claim fees that may not be reimbursed pursuant to regulation and law. A careful review of the claims guide and the appropriate JTR and CFR provisions will prove helpful in determining reimbursable fees.
- (3) Submit your claim in person AS REQUIRED by the Real Estate Claims Guide.
- (4) When submitting a claim to the office, please allow approximately 15-30 minutes for the claim to be reviewed prior to its acceptance. Claims submitted without proper documentation will be rejected. Do not argue with staff regarding acceptance of the claim, simply get the documentation or clarification requested and resubmit the claim. Do not attempt to file claims outside the normal claims processing times.
- (5) When contacted by the staff of the Client Services Division for clarification or a request that you contact a party to the real estate transaction such as your realtor, lender, or title company, do so immediately.
- (6) Do not inundate claims staff with telephonic/email requests for updates on the processing of your claim. Once a week, if at all, should be sufficient to ascertain how far a claimant has moved up in the queue.

Our staff is dedicated to processing your claim as quickly, accurately, and efficiently as possible and ask for your cooperation, understanding and patience.